

RECEIVED
CENTRAL FAX CENTER

OCT 16 2006

O'BANION & RITCHEY LLP
INTELLECTUAL PROPERTY ATTORNEYSWells Fargo Center
400 Capitol Mall, Suite 1550
Sacramento, California 95814
Tel. (916) 498-1010
Fax (916) 498-1074

October 16, 2006

TELECOPIER TRANSMITTAL SHEET

TELECOPY TO: COMMISSIONER FOR PATENTS

FAX NUMBER: (571) 273-8300

FROM: JOHN P. O'BANION

RE: 09/839,745
IPS5019.01A

CERTIFICATE OF FACSIMILE TRANSMISSION (37 CFR 1.8)

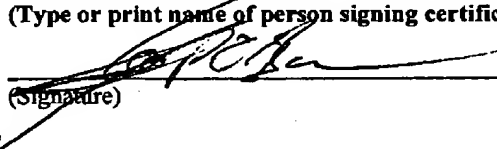
I hereby certify that the enclosed:

1. AMENDMENT (29 PAGES)
2. Appendix A (5 PAGES)
3. Appendix B (6 PAGES)

are being facsimile transmitted to the United States Patent and Trademark Office (Fax No. 571-273-8300) on
16 October 2006.

JOHN P. O'BANION

(Type or print name of person signing certificate)


(Signature)☒ [X] Original will not follow

The information contained in this facsimile is highly confidential and may also be subject to attorney-client privilege. The information is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any use, distribution or copying of this communication is strictly prohibited. If you have received this in error, please notify us immediately by calling collect, and destroy this copy. Thank you.

NUMBER OF PAGES SENT (INCLUDING COVER SHEET): 41

IF THERE ARE ANY PROBLEMS OR QUESTIONS, PLEASE CONTACT US AT (916) 498-1010.
OUR FAX NO. IS (916) 498-1074.

RECEIVED
CENTRAL FAX CENTER

OCT 16 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : IPS5019.01A Confirmation No.: 1294
Applicant : MICHAEL J. HORGAN
Title : METHOD AND SYSTEM FOR UBIQUITOUS ENABLEMENT OF
ELECTRONIC CURRENCY
Filed : 04/19/2001
TC/A.U. : 3693
Examiner : JOCELYN GRIEMEL
Docket No. : IPS5019.01A
Cust. No. : 8156

Certificate of Mailing (37 CFR 1.8)

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Dear Sir:

In response to the Office Action mailed on 07/14/2006, please amend the above-identified U.S. patent application as follows.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.

An **Appendix** (Appendix A and Appendix B) are attached following page 29 of this paper.